IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker *et al.*Application No.: 09/685,079
Filed: October 6, 2000

Title: SYSTEMS AND METHODS WHEREIN A SECURITY

DEPOSIT FACILITATES A TRANSACTION IN WHICH A BENEFIT IS APPLIED IN EXCHANGE FOR PERFORMANCE

OF A TASK

Attorney Docket No.: 00-039

Group Art Unit: 3627

Examiner: Luna Champagne

RESPONSE to the Non-final Office Action mailed January 11, 2007

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-final Office Action mailed January 11, 2007, (imposing a Restriction Requirement and having a Shortened Statutory Period for Reply of one (1) month from the mailing date of the Non-Final Office Action), please consider the following remarks.